

**FREQUENTLY ASKED QUESTION**  
**BMMB DEBIT CARD-i**

1.	<p><b>What is BMMB Debit Card-i?</b></p> <p>The BMMB Debit Card-i provides you with faster, simple and secured access to your BMMB Savings/Current Account-i.</p> <p>The card can be used to withdraw cash from Automated Teller Machines (ATMs) domestically and internationally worldwide. At the same time, you may use the card to make any purchase at merchant locations namely petrol stations, retail stores, grocery stores, restaurants, etc including overseas merchants and even on the Internet. When you use BMMB Debit Card-i, funds will be deducted from your account immediately.</p>
2.	<p><b>What is the function of the BMMB Debit Card-i?</b></p> <p>The BMMB Debit Card-i enables you to pay for retail purchases at any outlet that displays the MasterCard or MyDebit logo. The Debit Card-i gives you the flexibility to shop at international locations carrying the MasterCard logo and domestic merchants that display the MyDebit logo.</p> <p>The Debit Card-i also performs immediate access to your funds via ATMs that displays the MasterCard logo and MEPS logo.</p>
3.	<p><b>What is the validity period of the BMMB Debit Card-i?</b></p> <p>BMMB Debit Card-i carries a 5 years validity period from issuance date. For card renewal, please visit the nearest BMMB branch to obtain your replacement card. BMMB will not renew your card with the same card number as the previous card.</p>
<b>Application</b>	
4.	<p><b>Who is eligible for BMMB Debit Card-i?</b></p> <p>It is applicable to anyone aged 18 years and above holding a BMMB Savings or Current Account-i</p>
5.	<p><b>How and where can I apply for the BMMB Debit Card-i?</b></p> <ul style="list-style-type: none"> <li>• Visit any BMMB bank branch nearest to you;</li> <li>• Bring along your MyKad for verification and open a Savings or Current Account-i; and</li> <li>• For Existing Savings or Current Account-i customer who holds a BMMB ATM Card, can convert it to BMMB Debit Card-i.</li> </ul>
6.	<p><b>How long does it take to receive the BMMB Debit Card-i?</b></p> <p>You will get your BMMB Debit Card-i instantly when you apply at our Branches.</p>
7.	<p><b>Is Joint Account holder eligible to apply?</b></p> <p>Only joint account holder with mandate of either one to sign can apply. Each joint account holder will be issued with different BMMB Debit Card-i with separate of spending and withdrawal limit and different PIN.</p>
<b>BMMB Debit Card-i ATM Facility</b>	
8.	<p><b>Can I make ATM cash withdrawal outside Malaysia?</b></p> <p><u>International</u></p> <p>Yes, you may access for cash withdrawal via ATMs that display the MasterCard logo.</p>

	<p><u>Cross border – Singapore, Thailand and Indonesia</u></p> <p>Alternatively, for the above countries, you may access cash withdrawals via ATMs that display the MasterCard MEPS logo.</p>
9.	<p><b>Do I need to activate my Debit Card-i to enable cross-border cash withdrawal?</b></p> <p><b>If yes, what are the steps required to activate the Debit Card-i?</b></p> <p>Yes, to activate BMMB Debit Card-i for cross-border cash withdrawals, please contact BMMB Customer Service at 03-26005500 for Debit Card-i Basic/Standard or 03-26005600 for Debit Card-i Platinum or visit our nearest BMMB branch.</p>
10.	<p><b>What is my daily retail spending limit?</b></p> <p>For security control, BMMB gives you the flexibility to choose the desired spend limit up to RM 20,000 for Debit Card-i Basic/Standard and for Debit Card-i Platinum up to RM 50,000.</p>
11.	<p><b>How do I change my retail spending limit?</b></p> <p>You may change the retail spending limit via ATMs or you may visit one of our nearest branches and request for a limit change.</p>
12.	<p><b>Do I need to activate my BMMB Debit Card-i for retail purchases overseas?</b></p> <p>For security purpose, you are required to activate the retail spending limit by notifying BMMB, prior to overseas travelling, through BMMB customer service or visiting our nearest branch.</p>
13.	<p><b>What are the instances where holding-on-account is performed?</b></p> <p>The following transaction will be pre-authorised and earmarked for a period of 3 days:-</p> <ul style="list-style-type: none"> <li>• Check- in at hotel</li> <li>• Hospital admission check-in</li> <li>• Island pump for petrol pre-authorisation</li> </ul> <p>Pre-authorisation amount will be earmarked to your designated savings or current account-i for the above transactions (i.e. up to RM 200.00 for petrol) by the merchant. After 3 days, the earmark amount will be released and the actual purchase value will be debited into your account tagged to the BMMB Debit Card-i.</p> <p>For petrol transactions, we recommend that you to pay at the petrol station counter in order to avoid any pre-authorisation amount earmark.</p>
<b>Contactless Transaction</b>	
14.	<p><b>Does BMMB Debit Card-i come with Contactless function?</b></p> <p>Yes. We have enabled the BMMB Debit Card-i with the Contactless function. The cardholder may perform the payment by tapping or waving their BMMB Debit Card-i over a secure reader/terminal displaying contactless payment under MyDebit or MasterCard. Thus, no signature or PIN is required.</p>
15.	<p><b>What is the contactless transaction limit?</b></p> <p>The Contactless transaction is capped at RM250 per transaction and cumulative RM1,000 for MyDebit and RM1,000 for MasterCard per day. If a single transaction amount or the cumulative daily amount exceeds RM250, the transaction will be prompted under normal acceptance where the BMMB Debit Card-i is required to be dipped into the reader slot and signature or PIN will be required.</p>

16.	Can I change my contactless transaction Limit?
	Yes. You can personally reset your contactless transaction limit via BMMB ATM or by visiting our nearest BMMB branch.
Report of Loss Card	
17.	What should I do if my BMMB Debit Card-i is stolen or lost?
	<p>You can immediately:</p> <ul style="list-style-type: none"> <li>• Report to BMMB's 24-Hours Customer Service at 03-26005500 for Debit Card-i Basic/Standard or 03-26005600 for Debit Card-i Platinum for lost or stolen card within Malaysia and overseas.</li> <li>• Notification has to be made immediately to the Bank in person or via telephone, facsimile, e-mail, and confirmation of the same has to be made in writing, accompanied by a police report.</li> </ul>
Security Features	
18.	What are the security features available in BMMB Debit Card-i?
	<ul style="list-style-type: none"> <li>• <b>Authorisation required:</b> You must sign on the transaction slip as to approve the payment amount. For e- debit purchase, you are required to key-in your PIN number on the pin pad at point of purchase.</li> <li>• <b>Minimum defaulted retail purchase limit:</b> The defaulted retail purchase limit is RM3,000. You may reset this limit at any of our BMMB's branches or change personally via the i-Muamalat.</li> <li>• <b>24-Hour (24/7) Customer Service:</b> Our Customer Service is available 24/7 to assist you in cancelling your BMMB Debit Card-i and prevent any misuse in case of lost or stolen.</li> </ul>
19.	Will I be reimbursed if a fraudulent transaction occurs via my BMMB Debit Card-i?
	<p>In the event your card is lost or stolen, and if any unauthorised transactions have been made on your card, your losses will be limited up to RM250*.</p> <p>*Provided you have exercise diligent care in safeguarding the card and promptly reported its loss to the Bank (For card loss in Malaysia) or any member of MasterCard Worldwide or its nearest affiliates (For card loss overseas). Notification has to be made immediately to the BMMB via telephone, facsimile or e-mail and confirmation of the same has to be made in writing, accompanied by a police report.</p>
20.	When using my BMMB Debit Card-i at the ATM, the screen appear "card is invalid". Why and what should I do next?
	<p>Your debit card-i cannot be "read" by the ATM machine. Some of the possible causes are faulty card chip or your card may have been blocked for security reasons. You may call our BMMB Contact Centre for assistance, or walk into any BMMB branch to replace your card immediately once we have confirmed that the card chip is faulty.</p>
21.	How can I get my BMMB Debit Card-i replaced if it is lost, stolen, damaged or faulty?
	<p>Please visit any of our BMMB branches to have your BMMB Debit Card-i replaced. The replacement cost is RM12.</p>
Pin & Pay ("P&P") Debit card-i	
22.	What is PIN?
	<p>PIN is Personal Identification Number, a secret code either issued by BMMB to the Cardholder, upon request or selected by the Cardholder at any BMMB's branches in accordance with the application procedures on ATM services and includes changes on the same day made by the Cardholder as the case may be, from time to time. The BMMB Debit Card-i PIN is used for making purchases at retail shops and the same PIN to used at the ATM when perform ATM transactions. A PIN is required to</p>

	authenticate and complete a BMMB Debit Card-i transaction be it at ATM, Point-of-Sale ("POS") or any type of payment devices that requires a PIN.
23.	<p><b>Why is PIN safer than signing?</b></p> <p>PIN usage can help to protect against unauthorised use due to lost or stolen cards as the PIN is only known to the Cardholder. The risk of signature being faked/forged is reduced accordingly. Therefore, PIN has to be protected in a highly secured manner and not to be disclosed to any third party.</p>
24.	<p><b>How do I keep my PIN secured?</b></p> <p>Some measures to keep your PIN confidential and safe include:</p> <ul style="list-style-type: none"> <li>• Do not use numbers associated with birthday or anniversary date, phone number, IC no., driver's license as the PIN;</li> <li>• Do not keep a written record of the PIN;</li> <li>• Do not allow any third party to see your PIN when it is entered or displayed;</li> <li>• Do not keep the PIN in a form that can be readily identified as a PIN;</li> <li>• Do not disclose the PIN to any third party (including persons in apparent authority, family members or spouse);</li> <li>• Do not negligently or recklessly disclose your PIN; and</li> <li>• Notify BMMB if the PIN has become known to someone else and change the PIN immediately.</li> </ul>
25.	<p><b>Am I required to enter PIN when I use my BMMB Debit Card-i in Malaysia?</b></p> <p>Yes, if you are prompted by the merchants to enter the PIN. Please be informed that effective 1 January 2017, all payment transactions performed via ATM, POS and/or other payment devices will require PIN.</p>
26.	<p><b>Am I required to enter PIN when I use my BMMB Debit Card-i overseas?</b></p> <p>Yes, if you are prompted by the overseas merchants to enter your PIN. However, for those countries which do not support PIN-based transactions, you are required to sign on the transaction receipts to complete the transactions.</p>
27.	<p><b>May I use my BMMB Debit Card-i in countries that are on magnetic stripe (example United States of America)?</b></p> <p>Yes, the BMMB Debit Card-i can be used globally where there is a presence of the payment brand of MasterCard acceptance.</p>
28.	<p><b>Do I need to key in the PIN for a pre-authorised transaction, such as during hotel check-in?</b></p> <p>Yes.</p>
<b>Change of Pin</b>	
29.	<p><b>Can I change my PIN (first or subsequent time) at other than BMMB's ATM?</b></p> <p>No, you can only change your BMMB Debit Card-i PIN at BMMB's ATM.</p>
30.	<p><b>What happen if I have entered the wrong PIN?</b></p> <p>You are given three attempts before your BMMB Debit Card-i is blocked. When your BMMB Debit Card-i is blocked, you are required to visit any BMMB branch for us to issue a new BMMB Debit Card-i. Please note that the limited attempt of PIN entering is to protect against the possibility of fraud on your BMMB Debit Card-i.</p>
31.	<p><b>What happens if I have forgotten my PIN?</b></p> <p>You are required to change your BMMB Debit Card-i.</p>

Others	
32.	Can I request for the same BMMB Debit Card-i 16-digit bin number when I change my existing BMMB Debit Card-i to the new Debit Card-i.
	No.
33.	In relation to the above (Q31), will the new BMMB Debit Card-i bearing different bin number affect my current Standing Instruction / direct debit payment i.e. handphone bill, etc.
	Yes. You are required to update your new BIN number to all the merchants that you have subscribed earlier for the Standing Instruction / direct debit payments.
34.	Do I still require signing on the back of my BMMB Debit Card-i?
	Yes. This is necessary as the signature will continue to be used for verification in certain situations namely travelling to a country where PIN is not used or the terminals of merchants have not upgraded to support PIN-based transactions etc.
35.	Is my signature is still required on the Transaction Receipt after the PIN is entered?
	Your signature is not required on any Transaction Receipt once the PIN has been verified. The Sales Draft shall display the word "PIN Verified".
36.	Can I use the Easy Payment Plan (EPP) facility for purchases with my BMMB Debit Card-i?
	No.

For other queries, you may contact our Customer Care at 03-26005500 for Debit Card-i Basic/Standard or 03-26005600 for Debit Card-i Platinum.